

Proposed NU Business Name: **ARIF ENGINEERING WORK SHOP**



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Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. SURUJ MIA</b>
Age	:	01-01-1983(34 Years)
Education, till to date	:	Class 3
Marital status	:	Married
Children	:	01 Son, 01 Daughter
No. of siblings:	:	03 Brother,04 Sisters
Address	:	Vill: Masterpara,P.O : Modhupur, P.S: Modhupur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. RAHIMA BEGUM</b>
(iii) Father's name	:	<b>MD. ABDUL HAMID</b>
(iv) GB member's info	:	Branch: Madupur, Centre # 53 (Male), Member ID: 4152, Group No: 07 Member since: 05-08-1990 (10 Years) First loan: 2500 taka. Existing loan: 10,000 taka Outstanding loan: 000
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	07 year expericnce in own busimcss, 07 years experience in running business. He has training 10 years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01751-500893
Mother's Contact No.	:	no
NU Project Source/Reference	:	<b>Grameen Shakti Samajik Byabosha Ltd.</b>

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. RAHIMA BEGUM** joined Grameen Bank since 10years ago. At first she took 2500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan to purchase cow.

## Proposed Nobin Udyokta Business Info

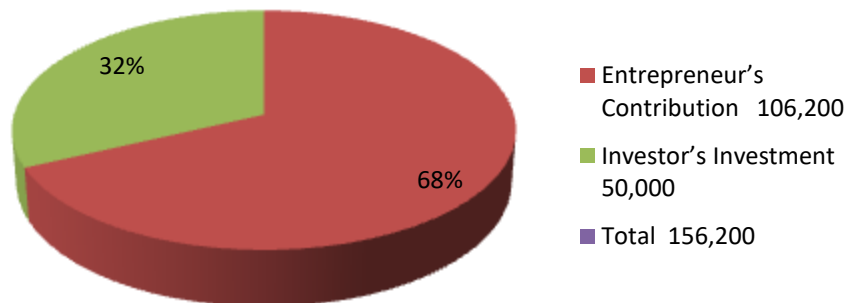
Business Name	:	<b>ARIF ENGINEERING WORKSHOP</b>
Location	:	Paurasabha road, Modhupur, Tangail.
Total Investment in BDT	:	BDT :156,200
Financing	:	Self BDT 1,06,200(from existing business) 68% Required Investment BDT 50,000(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 11 ft= 275 square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; ms pipe,baranda gril,angel,plensit,etc.</li> <li>▪The business is operating by entrepreneur. Existing 1 employee.</li> <li>▪The business is Own.</li> <li>▪Collects goods from Modhupur,</li> <li>▪Agreed grace period is 3 months.</li> </ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
mspipe, baranda gril,angel,plensit,others	2500	75000	900000
	0	0	0
<b>Total Sales(A)</b>	<b>2500</b>	<b>75000</b>	<b>900000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
mspipe, baranda gril,angel,plensit,others	2000	60000	720000
<b>Total Variable Expense</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15000</b>	<b>180000</b>
<b>Less Fixed Expense</b>			
Rent		1500	18000
Electric Bill		800	9600
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		5000	60000
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>13900</b>	<b>166800</b>
<b>Net Profit (E)= [C-D]</b>		<b>1100</b>	<b>13200</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
ms pipe	100	280	28,000			0	28,000
baranda griel	5	4,400	22,000			0	22,000
angel	80	55	4,400			20,000	24,400
Plane sit	20	90	1,800			0	1,800
security	0	0	50,000			0	50,000
as as rod purchase	0	0	0			30,000	30,000
		0	0			0	0
						0	0
						0	0
						0	0
<b>Total</b>	<b>205</b>	<b>4825</b>	<b>106,200</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>156,200</b>

### Source of Finance



### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
<b>Revenue (sales)</b>					
mSPIPE, baranda gril,angel,plensit,others	4,000	120,000	1,440,000	1,512,000	
<b>Total Sales (A)</b>	4,000	120,000	1,440,000	1,512,000	
<b>Less. Variable Expense</b>					
mSPIPE, baranda gril,angel,plensit,others	3,200	96,000	1,152,000	1,209,600	
<b>Total variable Expense(B)</b>	3,200	96,000	1,152,000	1,209,600	
<b>Contribution Margin (CM) [C=(A-B)]</b>	800	24,000	288,000	302,400	
<b>Less. Fixed Expense</b>					
Rent		1500	18,000	18,000	
Electricity bill		800	9,600	9,700	
Transportation		1000	12,000	12,300	
Salary (self)		5000	60,000	60,500	
Salar (staff)		5000	60,000	60,000	
Entertainment		300	300	300	
Guard		0	0	0	
Genaretor		0	0	0	
Mobile bill		300	3,600	3,800	
<b>Total fixed Cost (D)</b>		<b>13,900</b>	<b>163,500</b>	<b>164,600</b>	
<b>Net Profit (E) [C-D]</b>		<b>10,100</b>	<b>124,500</b>	<b>137,800</b>	
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</b>	



## Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	124,500	137,800
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		94,500
	<b>Total Cash Inflow</b>	<b>174,500</b>	<b>232,300</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>94,500</b>	<b>202,300</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 7 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Paurasaba  
road,modhupur,tangail.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



স্বাস্থ্য শক্তি  
সামর্থ্য

# গ্রামীণ শক্তি সামর্থ্য

প্রস্তাবিত নবীন উদ্যোক্তা

প্রকল্পের নাম:

স্বাস্থ্য শক্তি

শিক্ষা নিয়ন্ত্রক

ইউনিটের নাম:

স্বাস্থ্য শক্তি

প্রকল্প প্রস

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: মোঃ মুকুল মির্জা

বয়স: ৩৪ বছর ১৫ দিন

জন্ম তারিখ: ০২/০২/৮৬

ক্ষমতা যোগ্যতা:

৫য় স্তর

শিক্ষা

বিশ্ববিদ্যালয়











# FAMILY PICTURE

